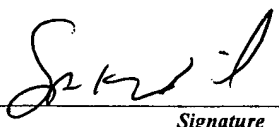

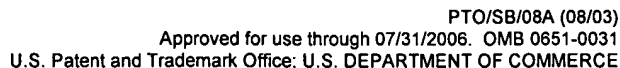


FW 2161

<b>STATEMENT UNDER 37 CFR 1.97(e) ACCOMPANYING INFORMATION DISCLOSURE STATEMENT</b>				Docket No. <b>JP20000348US1</b>	
In Re Application Of: <b>Kaniwa et al.</b>					
Application No. <b>10/003,954</b>	Filing Date <b>10-31-01</b>	Examiner <b>Unknown</b>	Customer No. <b>45095</b>	Group Art Unit <b>2161</b>	Confirmation No. <b>4764</b>
Invention: <b>FINANCIAL PROCESSING SYSTEMS AND METHODS</b>					
<u>COMMISSIONER FOR PATENTS:</u>  This is a statement under the provisions of 37 CFR 1.97(e) in the above-identified application.  Check applicable statement herebelow:  <div style="text-align: center; margin: 10px 0;">Statement Under 37 CFR 1.97(e)(1)</div> <div style="margin-bottom: 20px;"><input checked="" type="checkbox"/> Each item of information contained in the accompanying Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the Information Disclosure Statement.</div> <div style="text-align: center; margin: 10px 0;">Statement Under 37 CFR 1.97(e)(2)</div> <div><input type="checkbox"/> No item of information contained in the accompanying Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned person, after making reasonable inquiry, no item of information contained in the accompanying Information Disclosure Statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.</div>					
 _____ Signature			Dated: <b>April 20, 2006</b>		
Spencer K. Warnick Reg. No. 40,398 Hoffman, Warnick & D'Alessandro LLC 75 State Street, 14th Floor Albany, New York 12207 (518) 449-0044			<div style="border: 1px solid black; padding: 5px;"><b>Certificate of Mailing by First Class Mail</b> I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <div style="text-align: center;">April 20, 2006 (Date)</div><div style="text-align: center;"> Signature of Person Mailing Correspondence <b>Tracy R. Wildermuth</b> Typed or Printed Name of Person Mailing Correspondence</div></div>		
cc:					



Substitute for form 1449A/PTO

**Complete if Known**

(use as many sheets as necessary)

<b>Application Number</b>	10/003,954
<b>Filing Date</b>	10-31-01
<b>First Named Inventor</b>	Yoshiyuki Kaniwa
<b>Art Unit</b>	2161
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	JP920000348US1

Sheet	1	of	1
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## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.